



**Raiffeisen
BANK**

Banka inšpirovaná klienty

PRICE LIST OF PRODUCTS AND SERVICES FOR ENTREPRENEURS AND LEGAL ENTITIES

PART 1

This Price list is effective as of 1 August 2016.

The Price list for Products and Services for Individual Entrepreneurs and Legal Entities (hereinafter the "Price list") contains the amount and conditions for the payment of fees and also any other types of monetary performance agreed to between you and the Bank. The Price list is graphically divided into Part 1 and Part 2, nevertheless both parts are a single legal document and, if the Price list is referred to in any other documents, the Price list shall be regarded as consisting of both parts. Fees for some Banking Services that you use or any other monetary performance agreed to between you and the Bank can be contained in either Part 1 or Part 2 of the Price list. We recommend using the Price list together with the relevant Contract, the General Business Conditions of Raiffeisenbank a.s. (hereinafter the "GBC"), the Product Conditions and, if necessary, the Technical Conditions.

Any terms used in this Price list starting with a capital letter that are not expressly explained in the Price list have the same meaning as stipulated in the GBC and the Technical Conditions. The names of the products and other terms can be further defined in the relevant Contracts and the Product Conditions.

You will obtain the Price list or the relevant part upon concluding a Contract between you and the Bank. It is published on the Public Website or you can obtain it upon request free of charge at any Point of Sale in printed form.

Banking services are provided by the Bank as a part of a plan, price program or independently (without using any plans or price programs). The price plans and price programs are described in more detail in section 1 of the relevant part of the Price list. Unless specifically provided otherwise, the amount of the fee charged for each individual price list item is collected by the Bank in an itemised manner. When translating fees from CZK to the currency of the account from which such fee is paid, the exchange rate stipulated in the Exchange Rate List valid as of the moment the fee is debited to the Account will be used. If the Price list, in any place, specifies "included," this means that the relevant Banking Service is provided as a part of the relevant plan, price program or fee for the management or maintenance of an Account without independent charges. If, anywhere in the Price list, an item is marked with an "x", this means that for this case the specified Banking Service is not available.

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1. PRICE PLANS

1.1. Podnikatelské eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST, Firemní eKonto KOMPLET, Firemní eKonto BUSINESS

Podnikatelské eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST, Firemní eKonto KOMPLET and Firemní eKonto BUSINESS are price plans for entrepreneurs through which you can use the selected Banking Services specified in Section 1.2. below (marked with the relevant symbol) or any Banking Services where this Price list states "included." Such Banking Services are not subject to independent fees. The non-use of the aforementioned Banking Services will not have an influence on the amount of the flat rate charge paid for any price plan.

Firemní eKonto KOMPLET and Firemní eKonto BUSINESS are price plans designed for companies with a minimum annual turnover of CZK 50 million.

Item Name	Frequency	Podnikatelské eKonto KOMPLET, Firemní eKonto KOMPLET	Podnikatelské eKonto START	Podnikatelské eKonto BUSINESS, Firemní eKonto BUSINESS	Podnikatelské eKonto ŽIVNOST
1. Flat-rate fee for the active use of an Account 1)	per month	CZK 500	CZK 99	CZK 100	CZK 199
2. Flat-rate fee if an Account is not actively used	per month	CZK 800	CZK 99	CZK 400	CZK 199
1) Active use of an Account shall be understood to be a credit turnover on the Account of no less than CZK 15,000 and also at least three completed outgoing payments from the Account a month. Credit turnover shall be understood to be the sum of all amounts received on a Client's Account plus any amounts deposited on the Account in Cash. Credit turnover shall not include incoming payments from current or savings accounts of the same holder, transfers from term deposits to the Account, transfers between currency elements of the Account, credited interest or incoming/reverse card transactions. Outgoing payments shall include outgoing payments from the Client's Accounts with the Bank, Payment Transactions input using a payment card and cash withdrawals at Point of Sales. Outgoing payments, however, shall not include transfers between Accounts of the same holder, transfers to term deposits, loan repayments, debited fees or tax on interest. Active use is assessed for the calendar month that precedes the month for which the flat-rate fee is paid.					

1.2. Banking Services Provided for a Flat Rate

Item Name	Podnikatelské eKonto KOMPLET, Firemní eKonto KOMPLET	Podnikatelské eKonto START	Podnikatelské eKonto BUSINESS, Firemní eKonto BUSINESS	Podnikatelské eKonto ŽIVNOST
1. Maintenance of one current account			✓	
2. Maintenance of each secondary currency of the Account			✓	
3. Direct banking services not charged independently			✓	
4. Maintenance of two embossed debit Business STANDARD payment cards	✓		×	
5. Maintenance of one embossed Business STANDARD payment card	×		✓	
6. Withdrawals using a debit payment card from an ATM of any bank in the Czech Republic or abroad		✓	×	✓
7. Administration of Business Overdraft /Operating Loans		✓	×	✓
8. Use of one certificate licence for batch communication – eKomunikátor	✓		×	
9. Assistance Service for Entrepreneurs Insurance		✓	×	✓
10. Savings Account Podnikatelské eKonto Plus / Podnikatelské eKonto Flexi			✓	
11. Free transactions ¹⁾		unlimited	CZK 20	unlimited
12. Administration of eKonto KOMPLET personal price plan for an owner /manager ²⁾			✓	

Item Name	Podnikatelské eKonto KOMPLET, Firemní eKonto KOMPLET	Podnikatelské eKonto START	Podnikatelské eKonto BUSINESS, Firemní eKonto BUSINESS	Podnikatelské eKonto ŽIVNOST
1)	Those transactions that will be executed for free include incoming Domestic Payment Transactions up to the specified number and outgoing Domestic Payment Transactions where the Payment Order was not input by Telephone Banking or was not executed based on a paper Payment Order. In addition, only Domestic Payment Transactions that were first booked on the Account in the relevant month in the specified number will be free.			
2)	This cannot be combined with the Reward for recommendation promotional event.			
Note:	✓ The fee for the aforementioned Banking Service is included in the flat rate fee.			



Make use of our **free legal assistance**, which includes telephone consultations in various legal areas, included as a part of the Podnikatelské/Firemní eKonto KOMPLET or Podnikatelské eKonto ŽIVNOST.

Are you the owner of a business or a company executive? Then you can have an **eKonto KOMPLET personal account** with your corporate price plan **for free**.

2. ACCOUNTS AND DEPOSITS

2.1. Current Accounts in Price Plans

Item Name	Frequency	Podnikatelské eKonto KOMPLET, Firemní eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto BUSINESS, Firemní eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST
1. Maintenance of one current account	per month	included
2. Maintenance of each secondary currency of the Account	per month	included
3. Minimum deposit on the Account		CZK 1,000

2.2. Insurance for current accounts

Item Name	Frequency	Podnikatelské eKonto KOMPLET, Firemní eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto BUSINESS, Firemní eKonto BUSINESS
1. Assistance Service for Entrepreneurs Insurance	per month	included	×
2. Business risk insurance package (includes insurance in lines 3 to 7)	per month	CZK 890	
3. Property insurance	per month	CZK 269	
4. Business interruption insurance	per month	CZK 269	
5. Liability insurance	per month	CZK 349	
6. Liability insurance for damage to incoming items	per month	CZK 129	
7. Insurance for payments	per month	CZK 89	

2.3. Transparent Accounts

Unless provided otherwise below for a Transparent Account, the Client shall pay the Bank fees for the performance of Payment Transactions related to a Transparent Account established from 1 December 2014 (including that day) as stipulated for Podnikatelské eKonto BUSINESS. For Transparent Accounts established before 1 December 2014, unless provided otherwise below for a Transparent Account, the Client shall pay the Bank fees for the performance of Payment Transactions related to a Transparent Account as stipulated for the Základ price program (see Part 2 of the Price list).

Item Name	Frequency	Item fee
1. Maintenance of each secondary currency on the Account	per month	CZK 29

Note: Note: Valid for Accounts opened before 30 November 2014 with the Základ price program.

2.4. Account for depositing a cash contribution to a legal entity (a registry account)

Item Name	Frequency	Item fee
1. Establishment and Maintenance of one Account	one-off	CZK 500

2.5. Savings Accounts

Unless provided otherwise below, for the Podnikatelské eKonto Flexi and Podnikatelské eKonto Plus savings accounts, the Client shall pay the Bank fees for the performance of Payment Transactions and direct banking services related to a savings account as stipulated for the Podnikatelské/Firemní eKonto KOMPLET price plan.

Item Name	Frequency	Podnikatelské eKonto Flexi	Podnikatelské eKonto Plus
1. Early withdrawal	per withdrawal	2% of the early withdrawn amount, min. CZK 1,000	×

2.6. Term deposits agreed to using direct banking services

Item Name	Frequency	Item fee
1. Early withdrawal	per withdrawal	2% of the early withdrawn amount, min. CZK 1,000

2.7. Statements

Statements from Account

Item Name	Podnikatelské eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST, Firemní eKonto BUSINESS, Firemní eKonto KOMPLET
1. Making changes to a statement setup	
1.1. By Telephone Banking / at Point of Sale	CZK 50
2. Compiling and delivering a statement	
2.1. By mail (in the Czech Republic and abroad)	CZK 30
3. Compiling and delivering a copy of a statement	
3.1. Electronic	CZK 100
3.2. By mail	CZK 130
3.3. At a Point of Sale	CZK 150
4. Compiling an extraordinary statement upon the Client's request	CZK 300

2.8. Fees for deposits

Item Name	Frequency	Item fee
1. Fee for additional deposits if the Deposit balance as of 31 December exceeds CZK 100 million ¹⁾	yearly	0.15% of the Differential Balance ¹⁾
<p>1) The deposit balance as of 31 December refers to the total amount of credit current, savings, deposit accounts balances and balances of deposits held by the Bank on behalf of the Client, including deposit drafts issued by the Bank on behalf of the Client (the list of deposits is hereinafter referred to collectively as "Deposits") as of 31 December of each year. The differential balance is the difference between the Deposit Balances as of 31 December of the respective year and (i) the amount of CZK 100 million, or (ii) the average balance of the total volume of Deposits determined from credit balances of Deposits on the last day of each month in the period from January to November of the relevant year. The higher of the values under (i) and (ii) shall be used to calculate the Differential Balance. The balance of Deposits as of 31 December and the average balance of Deposits in accordance with (ii) shall always be expressed in CZK; the exchange rate announced by the Czech National Bank on the date on which the balance of the Deposits is taken into account shall be used for making the eventual conversion. If the Differential Balance of the relevant year is negative, the fee shall be zero. The fee is due by the end of February in the year following 31 December of the relevant year, providing that the Client must pay the first fee based on the Deposit Balances as of 31 December 2015. The fee may be paid by any Client's Account held at the Bank. For Contracts between the Bank and the Client starting from 30 November 2015, which include this Price list, article 2.8 of this Price list shall already be effective upon their conclusion, not from the effective date of the entire Price list, 1 August 2016.</p>		

2.9. Fees for over-the-limit balances on current accounts

Item Name	Frequency	Item fee
1. Fee for a balance on Accounts denominated in CHF that exceeds CHF 1 million ¹⁾	per month	1% p.a. ²⁾
2. Fee for a balance on Accounts denominated in JPY that exceeds JPY 100 million ¹⁾	per month	1% p.a. ²⁾
3. Fee for a balance on Accounts denominated in DKK that exceeds DKK 3 million ¹⁾	per month	1% p.a. ²⁾
4. Fee for a balance on Accounts denominated in SEK that exceeds SEK 3 million ¹⁾	per month	1% p.a. ²⁾
<p>1) Balance means the sum of credit balances on the Client's Accounts of the same currency that is specified in each respective line. In the event that the total credit balance of Accounts held in the same currency at the end of the day is higher than the limit value which is stated in the relevant line, the Client shall pay the fee. Accounts mean current accounts held by the Bank on behalf of the Client. A current account also means the currency component of an Account held in multiple currencies. If it is not apparent from the relevant contract whether the Account is marked as current, it means an Account that is specifically designed to make payment transactions.</p>		
<p>2) The amount of the fee that the Client shall pay is calculated daily (converted as the actual number/365) by the rate set out in the item fee column. And the fee amount is calculated from the difference between the sum of credit balances of the Client's Accounts of the same currency at the end of the day and the limit values specified for the respective currency. The total amount of the fee per calendar month then equals the sum of additions for individual days on which the Client's obligation to pay the fee arose. The fee is charged retrospectively for the previous calendar month and shall be payable in the following month. The fee will be debited from any of the Client's Accounts denominated in the same currency with respect to whose balance the Client's obligation to pay the fee arose.</p>		

2.10. Fees for over-the-limit balances on current accounts (applies only to Clients who are financial customers pursuant to Commission Regulation No. 2015/61, mainly banks, insurers and investment companies)

Item Name	Frequency	Item fee
1. Fees from a balance on Accounts denominated in EUR that exceeds EUR 1 million ¹⁾	per month	1% p.a. ²⁾
2. Fees from a balance on Accounts denominated in CZK that exceeds CZK 100 million ¹⁾	per month	1% p.a. ²⁾
1)	Balance means the sum of credit balances on the Client's Accounts of the same currency that is specified in each respective line. In the event that the total credit balance of Accounts held in the same currency at the end of the day is higher than the limit value which is stated in the relevant line, the Client shall pay the fee. Accounts mean current accounts held by the Bank on behalf of the Client. A current account also means the currency component of an Account held in multiple currencies. If it is not apparent from the relevant contract whether the Account is marked as current, it means an Account that is specifically designed to make payment transactions.	
2)	The amount of the fee that the Client shall pay is calculated daily (converted as the actual number/365) by the rate set out in the item fee column. And the fee amount is calculated from the difference between the sum of credit balances of the Client's Accounts of the same currency at the end of the day and the limit values specified for the respective currency. The total amount of the fee per calendar month then equals the sum of additions for individual days on which the Client's obligation to pay the fee arose. The fee is charged retrospectively for the previous calendar month and shall be payable in the following month. The fee will be debited from any of the Client's Accounts denominated in the same currency with respect to whose balance the Client's obligation to pay the fee arose.	



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3. PAYMENT METHODS, CASH AND EXCHANGE TRANSACTIONS

3.1. Cashless Domestic Payments

Item Name	Podnikatelské eKonto KOMPLET, Firemní eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto BUSINESS, Firemní eKonto BUSINESS
1. Free transactions ¹⁾	unlimited	20 per month
2. Processing of an incoming payment	included	CZK 6
3. Processing of an outgoing payment		
3.1. Input by GSM / Internet Banking / Mobile Banking	included	CZK 6
3.2. Input by an eKomunikátor	included	CZK 6
3.3. Input on a paper medium at a Point of Sale / by Telephone Banking	CZK 50	CZK 56
3.4. Input by Internet Banking / Mobile Banking as an Express Payment	CZK 100	
3.5. Input on a paper medium at a Point of Sale / by Telephone Banking as an Express Payment	CZK 150	
3.6. In CZK from an Account that was in a currency other than CZK	CZK 150	
4. Standing payment orders / Standing orders for direct debit / Intelligent direct debit / Direct debit / Direct debit orders/ SIPO / Intelligent saving		
4.1. Setting/changing through a paper medium at a Point of Sale / Telephone Banking ²⁾	CZK 50	
4.2. Processing of incoming/outgoing payments generated from the payments referred to in line 3	included	CZK 6
4.3. Processing of the first outgoing payment generated by a Standing Payment Order in the event that the input date of the first payment is different from the date of further payments	CZK 50	CZK 56
5. Payment to an address		
5.1. Actual payment	CZK 70	
5.2. Surcharge for a payment in person / as of a designated day	CZK 50	
1)	The transactions that will be executed for free include incoming Domestic Payment Transactions up to the specified number and outgoing Domestic Payment Transactions where the Payment Order was not input by Telephone Banking or was not executed based on a paper Payment Order. In addition, only Domestic Payment Transactions that were first booked on the Account in the relevant month in the specified number will be free.	
2)	The change cannot be made for direct debit order.	

3.2. Cashless Foreign Payments

Packages of foreign payments

Foreign payment packages can be activated for the Podnikatelské eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST, Firemní eKonto KOMPLET and Firemní eKonto BUSINESS price plans. The price of a package includes, depending of the type of package, the execution of five, ten or twenty (incoming or outgoing) Foreign Payment Transactions, which are Europayments or SEPA payments of up to EUR 50 000 and are executed on the current account for which the package was chosen. You can find more detailed information about which packages can be used in the Product Conditions for keeping Accounts and deposits.

Item Name	Podnikatelské eKonto KOMPLET, Firemní eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto START	Podnikatelské eKonto BUSINESS, Firemní eKonto BUSINESS
1. Foreign Payment Packages			
1.1. Foreign payments - 5	CZK 250	CZK 500	
1.2. Foreign payments - 10	CZK 500	CZK 750	
1.3. Foreign payments - 20	CZK 1,000		
2. Processing of an incoming payment			
2.1. Europayment and SEPA payments up to EUR 50 000 included ¹⁾	CZK 200		
2.2. Internal bank foreign currency payments (with the exception of the following line 2.3)	included		

Item Name	Podnikatelské eKonto KOMPLET, Firemní eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto START	Podnikatelské eKonto BUSINESS, Firemní eKonto BUSINESS
2.3. Internal bank foreign currency payments without a currency exchange between multi-currency accounts	CZK 5		
2.4. Payment with OUR instruction ²⁾	at Payer's expense		
2.5. Other payments not specified in previous lines 2.1 to 2.4	1% of payment amount, min. CZK 300, max. CZK 1,200		
3. Processing of outgoing payments executed in favour of an account outside the Bank			
3.1. Europayment and SEPA payments up to EUR 50 000 included ¹⁾	CZK 220		
3.2. Sent payments with OUR fee type in EEA and in EEA currencies (EEA OUR)	1% of payment amount, min. CZK 500, max. CZK 1,500 + CZK 450 (guaranteed OUR fee) ³⁾		
3.3. Payment with a BEN instruction ²⁾	at Beneficiary's expense		
3.4. Payment in CZK from a foreign currency account in favour of an account with another bank in the Czech Republic	CZK 150		
3.5. Other payments not specified in previous lines 3.1 to 3.4	1% of payment amount, min. CZK 500, max. CZK 1,500		
4. Processing of outgoing payments made in the Bank			
4.1. Internal bank foreign currency payments without a currency exchange between multi-currency accounts	CZK 5		
4.2. Internal bank foreign currency payments with the exception of payments made in accordance with line 4.1	included	CZK 150	
4.3. Internal bank foreign currency payments in favour of an internal account of the Bank for a purchase of units in Raiffeisen unit trusts	included		
5. Other monetary performance in connection with Foreign Payment Transactions			
5.1. Cancellation of an executed Payment Order upon the Client's request ⁴⁾	CZK 1,500		
5.2. Mediation of requests for the return of an executed Payment Order	CZK 1,500 + costs paid to other banks		
5.3. Surcharge for the urgent (express) processing of a Payment Order, increased fee for processing a relevant payment type ⁵⁾	CZK 1,500		
5.4. Correction or supplementation of an incomplete or incorrectly completed Payment Order, a claim resulting from the requirement of another bank	CZK 500 + costs paid to other banks		
5.5. Provision of information requested by the Client related to a Foreign Payment Transaction	CZK 500 + costs paid to other banks		
5.6. Processing of a payment returned by another Bank	CZK 300		
5.7. Surcharge for processing a Payment Order on a paper medium, increased fee for processing relevant payment types	CZK 300		
5.8. Fees paid to other banks and fees not paid by other banks in case of an incoming payment with an OUR instruction or outgoing payment with a BEN instruction ²⁾	in full		
5.9. Non-STP fees for manual intervention for an insufficiently /incorrectly completed Payment Order	CZK 300		
1)	Europayment – a payment in EUR up to EUR 50,000 in EEA countries with a valid, correctly input bank identification code, the Beneficiary's IBAN, SHA type fee and without any special processing requirements. SEPA payment – a payment in EUR between SEPA member banks (in the EEA, Switzerland and Monaco) with a valid, correctly input bank identification code, the Beneficiary's IBAN, SHA type fee and without any special processing requirements.		
2)	Fees in accordance with instructions in a foreign payment: SHA – The Payer pays the fees of its own bank, the Beneficiary pays the fees of its own bank and any fees of other brokering banks. BEN – The Beneficiary pays all fees, i.e. the fees of its own bank, the fees of the Payer's bank, and any fees of other brokering banks. OUR – The Payer pays all fees, i.e. the fees of its own bank, the fees of the Beneficiary's bank, and any fees of other brokering banks. The expenses of other banks depend on the fees of the brokering banks and the Beneficiary's bank.		
3)	A fee guarantee by the Bank covering fees of brokering banks and the bank of the Beneficiary billed with a charge for making a transaction for a payment sent up to the equivalent of EUR 50,000 in EEA (European Economic Area) currencies to EEA countries with the OUR fee type. For other payments sent with the OUR fee type, the fees of other banks are subsequently billed in full.		
4)	Only if the amount of the Payment Transaction is still available to the Bank.		
5)	For all price plans covered in this Part 1 of the Price list, urgent (express) Payment Orders can be sent only for EUR, USD.		

3.3. Cash Transactions

Item Name	Frequency	Podnikatelské eKonto KOMPLET, Firemní eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto BUSINESS, Firemní eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST
1. Cash deposits made at a Point of Sale counter to CZK single-currency accounts or multi-currency accounts, unless settling a receivable of the Bank		
1.1. - up to CZK 500,000 (inclusive) or its equivalent in a foreign currency	per deposit	CZK 10
1.2. - over CZK 500,000 or its equivalent in a foreign currency	per deposit	CZK 10 + 0.15% of the total amount deposited on one Account in a day
1.3. Surcharge for a cash deposit into an Account if the deposit not made by the Account Holder or a Signatory and provided it is not the Bank's receivable	per deposit	CZK 65
2. Cash withdrawals made at a Point of Sale counter from CZK single-currency accounts or multi-currency accounts		
2.1. - up to CZK 500,000 (inclusive) or its equivalent in a foreign currency	per withdrawal	CZK 60
2.2. - over CZK 500,000 or its equivalent in a foreign currency	per withdrawal	CZK 60 + 0.15 % of the total amount withdrawn from one Account per day
2.3. Non-collection of cash or cancellation of a cash withdrawal on the day requested by the Client	per unrealized withdrawal	1% of the unwithdrawn amount, min. CZK 500
2.4. Partial non-collection of cash on the day requested by the Client	per partly unrealized withdrawal	1% of the unwithdrawn amount
3. Currency exchange on a cash deposit and withdrawal, unless the Account currency is the same as the Payment Transaction currency		
	per exchange	1% of the value of the purchased /sold banknotes, min. CZK 50, max. CZK 2,500

3.4. Foreign Exchange Activities

Item Name	Frequency	Item fee
1. The purchase and sale of foreign currency		
1.1. The purchase of banknotes	per purchase	2% of the amount of purchased banknotes, min. CZK 50, max. CZK 2,500
1.2. The purchase of banknotes in preclusion in foreign currencies (banknotes that are valid but are no longer accepted in business dealings)	per purchase	10% of the amount of purchased banknotes, min. CZK 50
1.3. The sale of banknotes	per sale	2% of the amount of purchased banknotes, min. CZK 50, max. CZK 2,500
1.4. The purchase of 1 EUR and 2 EUR coins	per purchase	10% of the value of coins purchased
1.5. Exchange of foreign currency banknotes for other foreign currency banknotes	per exchange	5% of the amount exchanged by the Client

3.5. Transactions with Banknotes and Coins

Item Name	Frequency	Item fee
1. Exchange of CZK banknotes and coins for CZK coins and banknotes of other denominations, over 100 pieces from one nominal value	per change	1.5% of amount exchanged, min. CZK 100, max. CZK 2,000
2. Processing of coins over 100 pcs of one nominal value	per processing	5% of processed amount, min. CZK 100

3.6. Money Transfers

Item Name	Frequency	Item fee
1. Transfer of Funds crediting an Account held with Raiffeisen stavební spořitelna a.s.	per remittance	CZK 100

Item Name	Frequency	Item fee
2. Transfer of Funds crediting an account held by another financial institution in the CR	per remittance	2% of the amount deposited, min. CZK 100

3.7. Issuance of a Book with Withdrawal Slips (including VAT)

Item Name	Frequency	Item fee
1. Book of 10 slips	per book	CZK 50
2. Book of 20 slips	per book	CZK 100

3.8. Deposit of cash in sealed envelope at a point of sale counter

Item Name	Frequency	Item fee
1. Failure to adhere to the conditions of the "Contract for cash deposits in a sealed envelope" upon a cash deposit up to CZK 1 million (inclusive)	per item	CZK 500
2. Failure to adhere to the conditions of the "Contract for cash deposits in a sealed envelope" upon a cash deposit over CZK 1 million	per item	CZK 700



As part of Podnikatelské eKonto KOMPLET, all domestic **electronic transactions are free of charge.**

Withdrawals made from any ATM in the Czech Republic or abroad are free as well.

4. DIRECT BANKING

4.1. Direct banking services

Item Name	Podnikatelské eKonto KOMPLET, Firemní eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto BUSINESS, Firemní eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST
1. Service Maintenance	included
2. Set-up of GSM Banking (with exception of the initial set-up upon the establishment of service)	CZK 50 per Account

4.2. Security Features

Item Name	Podnikatelské eKonto KOMPLET, Firemní eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto BUSINESS, Firemní eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST
1. Mobile Electronic Key	
1.1. Set-up of service (with the exception of the initial set-up upon the establishment of service)	CZK 50 per Account
1.2. Newly generated I-PIN and T-PIN	CZK 100
2. Personal Electronic Key	
2.1. Access to the Account	CZK 89 per month per Account
2.2. Unblocking, exchange and issuance of a Personal Electronic Key (with the exception of the first issuance)	CZK 200
2.3. Loss, theft, damage to a Personal Electronic Key	CZK 600

4.3. Electronic Banking

Item Name	Podnikatelské eKonto KOMPLET, Firemní eKonto KOMPLET	Podnikatelské eKonto START, Podnikatelské eKonto BUSINESS, Firemní eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST
1. eKomunikátor		
1.1. Usage fee ¹⁾	included ²⁾	CZK 200
1.2. Issuance of a Batch Certificate for an Account (valid for 1 year)		CZK 200
1.3. Activation of a Batch Certificate after blocking		CZK 50
1) The fee is billed only in months that the eKomunikátor was used.		
2) For the Podnikatelské/Firemní eKonto KOMPLET, the use of one eKomunikátor licence is free, the use of each additional licence in any month is subject to a fee of CZK 200.		

4.4. Other

Item Name	Podnikatelské eKonto KOMPLET, Firemní eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto BUSINESS, Firemní eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST
1. Sending of requested information by SMS	CZK 4
2. Set-up of the Inform Me service by Telephone Banking / at a Point of Sale	CZK 50



Control your Account by smartphone or tablet.

With our Mobile eKonto application, you pay no extra fees (the fees are identical to those applicable to Internet banking), yet you save time and money.

If you have a phone or a tablet with an Android or iOS operating system, you can download the Mobilní eKonto application from our [website](#).

5. PAYMENT CARDS

5.1. Debit Cards

Item Name	Podnikatelské eKonto KOMPLET, Firemní eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto BUSINESS, Firemní eKonto BUSINESS
1. Card administration ¹⁾		
1.1. Electronic card Business ELECTRON	CZK 45 per month	
1.2. Embossed card Business STANDARD	included / CZK 65 per month ²⁾	
1.3. Embossed card Business PREMIUM	CZK 135 per month	
1.4. Embossed card Business GOLD	CZK 245 per month	
1.5. MasterCard InternetCard	CZK 15 per month	
1.6. Electronic card Maestro	CZK 50 per month	
1.7. Embossed card VISA Classic, MC Standard	included / CZK 80 per month ²⁾	
1.8. Embossed card VISA Business Light	included / CZK 80 per month ²⁾	
1.9. Embossed card VISA Business, MC Business	CZK 270 per month	
1.10. Embossed card VISA Gold, MC Gold	CZK 345 per month	
2. Additional services ³⁾		
2.1. Travel insurance agreed from 11 March 2013	CZK 89 per month	
2.2. Travel insurance agreed until 10 March 2013	CZK 50 per month	
2.3. Travel insurance for Business PREMIUM, Business GOLD, VISA Business Light, VISA Business, MC Business and Gold cards	free	
2.4. ZÁKLAD card fraud insurance	CZK 15 per month	
2.5. ZÁKLAD card fraud insurance for Business GOLD, VISA Business, MC Business and Gold cards	free	
2.6. PLUS card fraud insurance (including insurance against loss/theft of personal items and insurance against forced withdrawal /robbery at an ATM)	CZK 69 per month	
3. Card transactions		
3.1. Withdrawal using a debit card from Raiffeisenbank a.s. ATMs billed in a calendar month	included	CZK 10
3.2. Withdrawal (CZK) by a debit card from an ATM of another bank in the Czech Republic ⁴⁾	included	CZK 40
3.3. Cash withdrawal from an ATM abroad ⁴⁾	included	CZK 100 + 0.5% of the withdrawn amount
3.4. Cash withdrawal by card at bank counter/exchange office (Manual Cash Advance)	CZK 150 + 0.5% of the withdrawn amount	
3.5. Exchange surcharge	0.75% of the value of the middle exchange rate for the respective transaction currency by the Bank's List of Exchange Rate	
4. Other services		
4.1. Express issuance of a card or PIN (within two Banking days)		
4.1.1. Express issuance of a card (incl. a PIN for the card) with personal acceptance at a Point of Sale	CZK 2,000 / card (incl. PIN)	
4.1.2. Express issuance of a regenerated PIN	CZK 1,000 / PIN	
4.2. Sending of a card or PIN		
4.2.1. Forwarding a card/PIN to an address in the Czech Republic	delivery costs (depending on the chosen method of delivery)/mail	
4.2.2. Sending a card/PIN abroad	CZK 200 + delivery costs (depending on the chosen method of delivery) /mail	
4.3. Regeneration of a PIN for a card	CZK 250	
4.4. Regeneration of data about a MasterCard InternetCard	CZK 250	
4.5. Emergency service (in case of lost/stolen/damaged card abroad)		
4.5.1. Emergency Cash - issuance of replacement cash abroad (only for embossed cards)	CZK 3,000	
4.5.2. Emergency Card - issuance of a replacement card abroad	CZK 2 000 + costs for delivery abroad	
4.5.3. Emergency Card - issuance of a replacement card abroad for Business GOLD type cards	costs for delivery abroad	
4.6. Information about card blocking	CZK 2.40 per message	

Item Name	Podnikatelské eKonto KOMPLET, Firemní eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto BUSINESS, Firemní eKonto BUSINESS
5. Card locking		
5.1. Activation of service for a newly issued payment card	free	
5.2. Activation/deactivation of service for already issued cards via Internet or GSM Banking	CZK 50	
5.3. Activation/deactivation of service for already issued cards via Telephone Banking / Point of Sale	CZK 100	
5.4. Unlocking a card via Internet, Mobile or GSM Banking	CZK 4	
5.5. Unlocking a card via Telephone Banking / at a Point of Sale	CZK 54	
5.6. Locking a card via Internet, Mobile or GSM Banking	free	
5.7. Locking a card via Telephone Banking / at a Point of Sale	CZK 50	
1) One Card Holder cannot have two cards of the same type for one Account.		
2) Two embossed cards are free of charge under the Podnikatelské/Firemní eKonto KOMPLET price plan; one embossed card is free of charge under the Podnikatelské eKonto START, Podnikatelské/Firemní eKonto BUSINESS and Podnikatelské eKonto ŽIVNOST price plans. Other cards will be charged.		
3) The fee is billed in the event that the agreed to insurance is valid at least one day in the month.		
4) The aforementioned fees for cash withdrawals by card from an ATM do not include fees whose payment can be, in connection with a withdrawal, requested by the ATM operators where the Card Holder is expressly notified of such fee on the ATM screen and has to consent to it to prior to making the withdrawal.		

6. BUSINESS LOANS

6.1. Business Overdraft, Operating Loan

Item Name	Item fee
1. Maintenance fee	CZK 250 per month ¹⁾
2. Amendment to the contractual conditions initiated by the Client	CZK 5,000
3. Reminder or notice of failure to meet the loan terms	CZK 500
4. Acquiring a document from the Land Registry via remote access	CZK 100 per page ²⁾
5. Issuance of a confirmation, statement, information, consent or other document or its duplicate at the Client's request	CZK 500
1)	For a loan that can be drawn from an Account with either a Podnikatelské eKonto KOMPLET, Podnikatelské eKonto START or Podnikatelské eKonto ŽIVNOST price plan, the fee is included in the price. For Business Overdraft concluded between 1 August 2007 and 31 December 2013, the price is CZK 300 monthly.
2)	The fee includes VAT, in accordance with valid legislation.

6.2. Instalment Loans, Investment Loans, Non-purpose loans, American Mortgages

Item Name	Item fee
1. Processing of a Contract	0.5% of the amount of the loan, min. CZK 4 000 ¹⁾
2. Maintenance Fee	CZK 250 per month ²⁾
3. Premature instalment made on a loan not made on the last day of the interest rate's validity	2% of the prematurely repaid principal, min. CZK 6,000
4. Amendment to the contractual conditions initiated by the Client	CZK 5,000
5. Reminder or notice of failure to meet the loan terms	CZK 500
6. Acquiring a document from the Land Registry via remote access	CZK 100 per page ³⁾
7. Fee for failing to make an announced premature repayment	CZK 1,000
8. Drawing a loan using express payments	CZK 500
9. Fee for the second and each subsequent drawing	CZK 500
10. Extraordinary statement for a credit account	CZK 300
11. Issuance of a confirmation, statement, information, consent or other document or its duplicate at the Client's request	CZK 500
1)	The amount of the loan shall be understood to be the amount of the loan specified in the Loan Contract.
2)	For Business Quick Loans concluded between 1 August 2007 and 31 December 2013, the price is CZK 300 monthly.
3)	The fee includes VAT, in accordance with valid legislation.



As part of your Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST or Podnikatelské eKonto START, you can take out **business overdraft** with zero maintenance fee. The overdraft gives you an easy opportunity to cover a short-term lack of funds in your business.

After the overdraft is drawn, it will be repaid automatically with every transaction crediting the Account.

6.3. Loans for Clients Served by Corporate Centres

Item Name	Item fee
1. Non-returnable fees for discussing a loan request	0.1%, min. CZK 5,000
2. Processing of a Contract, binding loan promise	
2.1. - with a volume of up to CZK 1,000,000	1% of the amount of the loan, min. CZK 6,000
2.2. - with a volume over CZK 1,000,000	min. CZK 10,000 + 0.4% of the amount of the loan
3. Maintenance fee	CZK 500 per month
4. Premature repayment of a loan	min. 3% of the extraordinary instalment, min. CZK 5,000 ¹⁾
5. Amendment to the loan documentation based upon the Client's request	0.3% of the current amount of the loan, min. CZK 5,000 ²⁾
6. Amendment to the loan documentation based upon the Bank's request following the Client's non-compliance with contractual conditions	0.3% of the current amount of the loan, min. CZK 5,000 ²⁾
7. Reservation fee	0.6 % p. a.
8. Acquiring a document from the Land Registry via remote access	CZK 100 per page ³⁾
9. Duplicate statement of a credit account	CZK 110
10. Extraordinary statement of a credit account drafted	

Item Name	Item fee
upon the Client's request	CZK 300
1)	The amount of the fee is determined based on the repayment period and transaction specifications.
2)	For an overdraft and revolving loan, from the amount of the loan specified in the Loan Contract.
3)	The fee includes VAT, in accordance with valid legislation.

6.4. Loans for Other Corporate Clients

Fees determined on an individual basis.

6.5. Other Credit Products

Item Name	Item fee
1. Guarantees for Small and Medium Businesses	
1.1. Guarantees issued	
1.1.1. Non-refundable fee for evaluating a guarantee application	min. CZK 2,000 ¹⁾
1.1.2. Issuance of a bank guarantee	CZK 5,000
1.1.3. Guarantee commission	min. 1.9% p.a., min. CZK 10,000
1.1.4. Issuance of guarantee based upon counter guarantee	depending on the bank and territory risk
1.1.5. Guarantee claim	0.2% of the claimed amount, min. CZK 3,000
1.1.6. Amendment to a guarantee	CZK 3,000
1.1.7. Issuance of a commitment to provide a guarantee	min. 1.9% p. a.
1.1.8. Drafting of a non-standard text for a guarantee	CZK 3,000
1.1.9. Cancellation of a bank guarantee before its issuance	CZK 1,000
1.1.10. Express processing of an application and drafting of a letter of guarantee within two working days of submission of an application to the Bank	CZK 5,000
1.2. Guarantees accepted	
1.2.1. Guarantee advice	CZK 1,000
1.2.2. Amendment to a guarantee	CZK 1,000
1.2.3. Guarantee claim	CZK 1,000
1.3. Other services	
1.3.1. Administrative fees	min. CZK 1,000
1.3.2. Courier service	actual costs
1.4. Guarantees for other corporate Clients	fees determined on an individual basis
2. Documentary and Stand-by letters of credit – import (fees for the buyer)	
2.1. Opening of a letter of credit ²⁾	min. 0.1% of L/C value for every commenced 30 days, min. CZK 3,000 p.q.
2.2. Amendment to a letter of credit ²⁾	
2.2.1. Formal amendment, cancellation of a L/C	CZK 2,000
2.2.2. Extension and/or increase of a L/C	see opening fee, min. CZK 3,000 p.q.
2.3. Handling of documents, payment (claim of a Standby L/C payment)	0.2% of documents value, min. CZK 3,000
2.4. Deferred payment	min. 0.1% of L/C value for every commenced 30 days of deferred payment CZK 3,000 p.q.
2.5. Discrepancy fee ³⁾	CZK 2 000 / EUR 80 / equivalent according to the L/C currency
2.6. Administrative fees ⁴⁾	min. CZK 1,000 per each presentation of document
2.7. Courier service	DHL courier – Europe incl. the European part of Russia CZK 500, DHL courier – other CZK 900, standard courier in Prague CZK 120 (CZK 170 Express), EMS CZK 135
2.8. Release of goods consigned to Raiffeisenbank a.s.	0.1% of the document's value, min. CZK 1,000, max. CZK 10,000
2.9. Fee for unpaid documents stored at Raiffeisenbank a.s. formore than 1 month after their maturity date ⁵⁾	CZK 3 000 for every commenced month
3. Documentary and Stand-by letters of credit – exports (fees for the seller)	
3.1. Pre-advising of an L/C	free
3.2. Registration of an L/C advised by another bank	free
3.3. Advising of an L/C	0.1% of the L/C value, min. CZK 3,000
3.4. Confirmation of an L/C ⁶⁾	depending on the bank and territory risk
3.5. Amendment to an L/C	
3.5.1. Formal amendment	CZK 2,000

Item Name	Item fee
3.5.2. Increase in an advised L/C	in the amount of advising fee, min. CZK 3,000
3.5.3. Extension and/or increase of a confirmed L/C	CZK 2,000 + the confirmation fee ⁶⁾
3.5.4. Cancellation of an L/C	CZK 1,500
3.6. Handling of documents, payment (claim of a Standby L/C payment)	0.2% of the document's value, min. CZK 3,000
3.7. Deferred payment	
3.7.1. Advised L/C	0.2% of the document's value, min. CZK 3,000
3.7.2. Confirmed L/C	depending on the bank and territory risk
3.8. L/C transfer ⁶⁾	0.4% of the transferred L/C value, min. CZK 3,000
3.9. Administrative fees ⁴⁾	min. CZK 1,000 per each presentation of documents
3.10. Confirmation of an assignment of proceeds	CZK 3,000 for issuing the confirmation
3.11. Courier service	DHL courier – Europe incl. the European part of Russia CZK 500, DHL courier – other CZK 900, standard courier in Prague CZK 120 (CZK 170 Express), EMS CZK 135
4. Documentary collections and collection of drafts ⁷⁾	
4.1. Collection fee ⁸⁾	0.2% of the document's value, min. CZK 2,000
4.2. Amendment to collection instructions	CZK 1,000
4.3. Release of goods consigned to Raiffeisenbank a.s.	0.1% of the document's value, min. CZK 1,000, max. CZK 10,000
4.4. Fee for unpaid documents stored at Raiffeisenbank a.s. for more than 1 month after their maturity date ⁹⁾	CZK 3 000 for every commenced month
4.5. Administrative fees ¹⁰⁾	min. CZK 1,000
4.6. Courier service	DHL courier – Europe incl. the European part of Russia CZK 500, DHL courier – other CZK 900, standard courier in Prague CZK 120 (CZK 170 Express), EMS CZK 135
1)	The amount of the fee is determined based on the repayment period and transaction specifications.
2)	Unless otherwise agreed with the Client, the Client's account is debited for these fees immediately when incurred. All other fees are charged the moment the documents are paid for. Once charged, fees cannot be refunded.
3)	The L/C beneficiary is charged the discrepancy fee for each set of documents that are not fully in compliance with the L/C terms and conditions.
4)	Unless otherwise agreed with the client, the administrative fee is charged to the Client's account the moment of payment or upon expiry of the L/C.
5)	The Bank claims this fee in case that the Client refuses an immediate payment of L/C documents due to discrepancies in the documents, or he/she did not authorize the Bank to reimburse these documents at maturity, however he/she did not instruct the Bank to return the documents to the presenter.
6)	Unless otherwise agreed with the Client, these fees are charged to the client immediately. All other relevant fees are charged at the time of payment or in case of an unused L/C at the moment of the L/C expiry.
7)	Note: Factoring – fees determined on an individual basis.
8)	This fee is payable even if the Bank has issued documents/draft without paying, or has returned them to the presenter.
9)	The Bank claims this fee if the Client i) did not authorize the Bank to reimburse the documents, ii) did not accept the draft, but did not instruct the Bank to return it to the presenter.
10)	Unless otherwise agreed with the Client, the administrative fee is charged to the Client's account at the moment of payment or upon expiry of L/C.

7. OTHER SERVICES

7.1. Cheques

Cashing of cheques issued by another bank

Item Name	Item fee
1. Cashing of cheques	1% of the amount of the cheque, min. CZK 500 + costs paid to other banks
2. Non-cashing of cheques for reasons on the part of the presenter, drawer or drawee	CZK 500 + costs paid to other banks
3. Complaints about cheques	CZK 500 + costs paid to other banks

7.2. Price of Communication Channels

Item Name	Item fee
1. Internet, GSM SIM Toolkit, E-mail, Self-service terminal	free
2. Telephone banker / Point of Sales	CZK 50
3. Post / Fax	CZK 30

7.3. Confirmation

Item Name	Item fee
1. Confirmation for the police, immigration police, an audit for the payment of withholding tax on interest, on loan repayment	CZK 1,000
2. Issuance of a confirmation (in particular Confirmation of Maintenance of an Account, Confirmation of Balance on an Account, Confirmation of the Execution of a Domestic Payment Transaction, Banking information submitted at the Client's request, banking references, Confirmation and copy of a swift report for foreign payments and others, unless the Price list expressly provides otherwise)	CZK 200

Note: Note: The fee includes VAT, in accordance with valid legislation.

7.4. Rental of a Safety Deposit Box

Item Name	Item fee
1. Rental of a Safety Deposit Box	
1.1. Small box	CZK 6,000 per year ¹⁾
1.2. Medium box	CZK 8,000 per year ¹⁾
1.3. Large box	CZK 10,000 per year ¹⁾
1) The fee includes VAT, in accordance with valid legislation.	

Note: Note: The service is provided at selected Points of Sale.

7.5. Telecommunications Operations

Item Name	Item fee ¹⁾
1. Mail (ordinary and registered in the Czech Republic, abroad)	CZK 30
2. SWIFT	CZK 150 per message
3. Fax	CZK 50 per fax
1) The fee includes VAT, in accordance with valid legislation. A tax document is issued at the Client's request.	

7.6. Other

Item Name	Item fee
1. Request for making a payment for an outstanding amount	CZK 500
2. Contractual fine for an Unpermitted debit	CZK 500
3. Request for compliance with contractual conditions	CZK 500
4. Request for the provision of summary of information processed by the Bank about the Client in accordance with Act No. 101/2000 Coll.	
4.1. - 1st request	CZK 100

Item Name	Item fee
4.2. - 2nd request	CZK 500
5. Non-standard services (investigation of payments, search for documents) and other services not expressly specified in the Price list	CZK 200 (for each 15 minutes commenced) + actual expenses
6. Fee for assessing risks linked to property	individually

Web: www.rb.cz
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Free NONSTOP Infoline: 800 900 900



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